Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
Write	the name that is on your	Quanita	
identif	nment-issued picture ication (for example, iriver's license or	First name	First name
passp		Middle name	Middle name
Deine		Hall-Rogers	
identif	your picture ication to your meeting ne trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
	used in the last 8	First name	First name
years	i e		
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
- 0.1.	dha baad dallada af		
your	the last 4 digits of Social Security er or federal	XXX - XX - <u>4919</u>	XXX - XX
Indivi	dual Taxpayer	OR	OR
identii	fication number	9 xx - xx	9xx - xx

Case 16-18141 Doc 1 Filed 05/31/16 Entered 05/31/16 17:47:07 Desc Main Page 2 of 64 Document Quanita Hall-Rogers Case Number (if known) Debtor 1 Middle Name **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names I have not used any business names or EINs. and Employer I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in Business name Business name the last 8 years Include trade names and Business name Business name doing business as names EIN EIN Where you live If Debtor 2 lives at a different address: 10142 S. Eggleston Ave. Number Street Number Street Chicago IL 60628 City State ZIP Code City ZIP Code COOK County County If Debtor 2's mailing address is different from If your mailing address is different from the one above, fill it in here. Note that the court will send the one above, fill it in here. Note that the court any notices to you at this mailing address. will send any notices this mailing address. Number Number Street Street P.O. Box P.O. Box City State ZIP Code City State ZIP Code Check one: Check one: Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy. I have lived in this district longer than in any I have lived in this district longer than in any other district. other district.

See 28 U.S.C. § 1408	Explain.

(See 28	U.S.C. § 1408	3	

I have another reason. Explain.

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Debtor 1

Quanita

Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you				required by 11 U.S.C. § 342(b) for Inpage 1 and check the appropriate b		
	are choosing to file	☐ Chap	ter 7				
	under	□ Chapter 11					
		☐ Chap	ter 12				
		■ Chap	ter 13				
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
		_			oose this option, sign and attact e <i>in Installments</i> (Official Form ²		
		I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					
9. Have you filed for No							
	bankruptcy within the	_	UNDIZE		0.4.4.0.1004.0	40.45404	
	last 8 years?	Yes.	District ILNBKE	When	04/16/2012 Case Number	12-15404	
					WINT DUT TITT		
			District None	When			
					MM / DD / YYYY		
			District	When	Case Number		
					MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with	☐ Yes.		When	Relationship to you _		
	you, or by a business parter, or by affiliate?		District	vvnen	MM / DD / YYYY	own	
			Debtor		Relationship to you _		
			District	When	Case Number, if known MM / DD / YYYY	nwc	
					WIM DD / TTTT		
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obta residence?	ained an eviction judgm	ent against you and do you want to s	stay in your	
		 ■ No. Go to line 12. □ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition. 					

Debtor 1	Case 16-18141 DOC 1 Quanita		Document Hall-Rogers	Page 4 of 64 Case Number (if known)	Desc Main
	First Name Mi	iddle Name	Last Name	, ,	

Pa	Report About Any Busine	esses You Owi	rn as a Sole Proprietor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of business	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a		Name of business, if any	
			Number Street	
	separate sheed and attach it to this petition.			
			City State Zip Code	
			Check the appropriate box to describe your business:	
			☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))	
			Commodity Broker (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No. I	I am not filing under Chapter 11. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Pa	rt 4: Report if You Own or Hav	ve Any Hazard	dous Property or Any Property That Needs Immediate Attention	
14.	Do you own or have any	No.		
	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to		What is the hazard?	_
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock		If immediate attention is needed, why is it needed?	_
	that must be fed, or a building that needs urgent repairs?		Where is the property?	
			Number Street	_
			City State ZIP Code	

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Debtor 1

Quanita

Middle Name

Case Number (if known)

Part 5:

Explain Your Efforts to

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Debtor 1

Quanita

Middle No.

Document Hall-Rogers

Case Number (if known)

6.	What kind of debts do		consumer debts? Consumer debts are de			
	you have?	as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.				
			business debts? Business debts are debt strengthen to through the operation of the busine	-		
		No. Go to line 16c. Yes. Go to line 17.				
		_	we that are not consumer debts or business of	debts.		
_	A					
	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.			
;	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		er 7. Do you estimate that after any exempt p s are paid that funds will be available to distri			
	How many creditors do	1 -49	1,000-5,000	25,001-50,000		
	you estimate that you owe?	☐ 50-99 ☐ 400-400	5,001-10,000	☐ 50,001-100,000		
	owe:	☐ 100-199 ☐ 200-999	☐ 10,001-25,000	☐ More than 100,000		
	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to be worth?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion		
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion		
art	79 Sign Below					
r y	ou	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and		
			ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	· · · · · · · · · · · · · · · · · · ·		
		, .	did not pay or agree to pay someone who is a dread the notice required by 11 U.S.C. § 342	·		
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.		
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.			
		/s/ Quanita Hall-Roge Signature of Debtor 1		uture of Debtor 2		
		05/00/0046	•			
		Executed on05/26/2016		uted on		

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Quanita

Document Hall-Rogers

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Debtor 1

Middle Name

Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

✗ /s/ Joseph Mark D'Onofrio	Date	Date: 05/31/2016		
Signature of Attorney for Debtor	54.0	MM / DD / YYYY		
Joseph Mark D'Onofrio				
Printed name				
Geraci Law L.L.C.				
Firm name			•	
55 E. Monroe St., #3400				
Number Street				
Chicago	IL	60603		
City	State	ZIP Code		
Contact Phone312-332-1800	Email ad	_{Idress} ndil@gera	cilaw.com	
6307745	IL			
Bar number	State			

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Fill in this in	nformation to ide	ntify your case:		
Debtor 1	Quanita		Hall-Rogers	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	r			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part	1. Summarize Your Assets	
		Your assets Value of what you own
	chedule A/B: Property (Official Form 106A/B) a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
11	o. Copy line 62, Total personal property, from Schedule A/B	\$ 15,761
10	c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 15,761
Part	2: Summarize Your Liabilities	
		Your liabilities Amount you owe
	chedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$14,617
	chedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
31	c. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$43,576
Part	Summarize Your Liabilities	
	Chedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,923.39
	Chedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,723.00

Document Quanita

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

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\$ 0.00

Debtor 1 Case Number (if known) _ First Name Middle Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,649.60 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00

9g. Total. Add lines 9a through 9f.

Fill in this in	Caso 16 191 formation to identify you			Entered 05/31/16 0 of 64	17:47:07	Desc	Main	
D.H.	Quanita		Hall-Rogers	0 0. 0 .				
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the :	NORTHERN District	of <u>ILLINOIS</u> (State)					
Case Number						_	Check if this	
	orm 106A/B					a	ımended fili	ng
	e A/B: Proper	tv						12/15
ategory where esponsible for ages, write you Part 1:	you think it fits best. Be supplying correct informur name and case numberscribe Each Residence,	e as complete and ac nation. If more space er (if known). Answe Building, Land, or Oth	curate as possible. If two ma		er, both are equal	ly		
□ No.	n or navo any logal or ot	quitable interest in a	ny rootaonoo, sanang, tana	, or onimal property.				
Yes. 4400 S W	Describe entworth Ave		What is the property? Check Single-family home	ck all that apply.	Do not deduct s the amount of a Creditors Who	any secured o	laims on Sche	dule D:
Street addre	ess, if available, or other desc	cription	Duplex or multi-unit buildir Condominium or cooperati Manufactured or mobile ho	ive	Current value	of the	Current val	ue of the
Chicago		IL 60609	Land	ome	¢	0.00	¢	0.00
City		tate ZIP Code	Investment property		Ψ		Φ	
			Timeshare		Describe the r	nature of yo	our ownershi	p
County			Other		interest (such		-	-
			Who has an interest in the	property? Check one.	the entireties,	or a lite es	tat), if knowr	1.
			Debtor 1 only					
			Debtor 2 only		Check if the	his is a cor	nmunity prop	perty
			Debtor 1 and Debtor 2 only At least one of the debtors	•				,
			Other information you wish	to add about this item, such				
			property identification num	nber:20-04-409-032-0	000			
2. Add the doll	lar value of the portion y	ou own for all of you	ur entries fro Part 1, includin	ng any entries for pages				
you have at	tached for Part 1. Write	that number here						\$0.00
Part 2:	Describe Your Vehicles							
you own that so	omeone else drives. If you	u lease a vehicle, also	o report it on Schedule G: Ex	e registered or not? Include an ecutory Contracts and Unexpir	-			
03. Cars, vans No. Yes.	Describe	utility vehicles, moto	orcycles					
M	lake:	Chevrolet	Who has an interest in the	property? Check one.	Do not deduct s			
M	lodel:	Sonic	Debtor 1 only		the amount of a Creditors Who I	•		
Y	ear:	2015	Debtor 2 only	N.	Current value	of the	Current val	ue of the
А	pproximate Mileage:	13,000	Debtor 1 and Debtor 2 only At least one of the debtors		entire property	y?	portion you	ı own?
0	other information:				\$1	14,225.00	\$	14,225.00
			Check if this is commu instructions)	unity property (see				

0.00

Debtor 1	Quanit First Name		Middle Name	Hall-Rögers Document Last Name	Page 11 of 64 umber (if	known)		
E	No. Yes.	oats, trailers, moto	ors, personal watercraft, fishii	recreational vehicles, other ving vessels, snowmobiles, motorcy	cle accessories			
		-	=	f your entries fro Part 2, inclu				\$ 14,225.00
Part			sonal and Household Item	re				
				any of the following items?		 	Current value of portion you own Do not deduct seculor exemptions	?
		goods and furn lajor appliances, f	nishings urniture, linens, china, kitcher	nware				
	Yes.	Describe	Furniture, linens, small appl	oliances, table & chairs, bedroom se	ot	\$800	\$	800.00
E			dios; audio, video, stereo, and including cell phones, camera	d digital equipment; computers, prir ras, media players, games	nters, scanners; music		· <u> </u>	
	Yes.	Describe	TV, video games, camera, c	computer, printer, music collection,	cell phone	\$300	\$	300.00
E		ntiques and figuri	nes; paintings, prints, or other collections; other collections, r	er artwork; books, pictures, or other memorabilia, collectibles	art objects;			
	Yes.	Describe					\$	0.00
E	xamples: S			y equipment; bicycles, pool tables,	golf clubs, skis; canoes			
	Yes.	Describe					\$	0.00
	No.		guns, ammunition, and related	d equipment				
11. CI	Yes.	Describe					\$	0.00
		veryday clothes, f	urs, leather coats, designer w	wear, shoes, accessories				
	Yes.	Describe	Necessary wearing apparel	I		\$150	\$	150.00
	_	veryday jewelry, c	costume jewelry, engagement	nt rings, wedding rings, heirloom jev	velry, watches, gems,		-	
	Yes.	Describe	Earrings, watches, costume	e jewelry		\$150	¢	150.00

13. Non-farm animals

No.

Examples: Dogs, cats, birds, horses

Yes. Describe.....

Quanita Case 16-18141 Doc 1 Debtor 1

Middle Name

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Desc Main

14.	Any other No.	personal and ho	usehold items you did not already list, including any health aids	you did not list		
	Yes.	Describe	Books, family pictures	\$100	\$	100.00
			f your entries from Part 3, including any entries for pages you ha	ive attached>	\$	\$1,500.00
	Part 4:	Describe Your Fir	ancial Assets			
		have any legal	or equitable interest in any of the following?		Current value of the)
					portion you own? Do not deduct secured or exemptions	claims
16.	Examples:	Money you have ir	your wallet, in your home, in a safe deposit box, and on hand when you file yo	our petition		
	Yes.	Describe			\$	0.00
17.		Checking, savings	or other financial accounts; certificates of deposit; shares in credit unions, bro you have multiple accounts with the same institution, list each.	okerage houses,		
	Yes.	Describe	Account Type: Institution name:			
			Checking Account Fifth Third Bank		\$ \$	26.00 26.00
18.			ablicly traded stocks nent accounts with brokerage firms, money market accounts		*	
	Yes.	Describe	Institution or issuer name:			
19.		cly traded stock	and interests in incorporated and unincorporated businesses, inc	cluding an interest in	\$	0.00
	No. Yes.	Describe	Name of Entity and Percent of Ownership:		¢	0.00
20.	Negotiable	instruments includ	bonds and other negotiable and non-negotiable instruments personal checks, cashiers' checks, promissory notes, and money orders. It is those you cannot transfer to someone by signing or delivering them.			
	Yes.	Describe	Issuer name:		¢	0.00
21.		t or pension acc			Ψ	
	Examples:	Interests in IRA, E	ISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-	sharing plans		
	Yes.	Describe	Type of account and Institution name: 401(k) or similar plan Christ Hospital		\$	205.00
22	Socurity de	eposits and pre	aymente		\$	205.00
22.	Your share	of all unused depo	sits you have made so that you may continue service or use from a company ndlords, prepaid rent, public utilities (electric, gas, water), telecommunications	;		
	Yes.	Describe	Institution name or individual:		•	0.00
23.	Annuities ((A contract for a	periodic payment of money to you, either for life or for a number	of years)	\$	0.00
	Yes.	Describe	Issuer name and description:		¢	0.00
24.		n an education I §§ 530(b)(1), 529A	RA, in an account in a qualified ABLE program, or under a qualified p), and 529(b)(1).	ed state tuition program.	Ψ	
	Yes.	Describe	Institution name and description. Separately file the records of any in	nterests.11 U.S.C. § 521(c):	\$	0.00

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| Hall-Rogers | Page 13 of 64 | Filed Nown | Page 13 of Debtor 1

Middle Name

Desc Main

25.	Trusts, equ	uitable or future	interests in property (other than anything listed in line 1), and rights or powers		
	Yes.	Describe		s	0.00
26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements		
		D0001100		\$	0.00
27.			other general intangibles cclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$	0.00
Мо	ney or prop	erty owed to you	1?	Current value of th portion you own? Do not deduct secured or exemptions	
28.	Tax refund	s owed to you			
	Yes.	Describe		\$	0.00
29.	Examples:	•	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe		\$	0.00
30.	Examples:		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	ı	
	_			\$	0.00
31.	Examples:	-	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No. Yes.		Company Name & Beneficiary:	1	
	Tes.	Describe	Term Life Insurance \$0	\$	0.00
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.		
	Yes.	Describe		\$	0.00
33.	•	•	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		
	Yes.	Describe		s	0.00
34.	Other cont	_	uidated claims of every nature, including counterclaims of the debtor and rights		
	Yes.	Describe		\$	0.00
35.	Any financ	ial assets you d	id not already list		
	Yes.	Describe		\$	0.00
			of your entries from Part 4, including any entries for pages you have attached		\$231.00
				 	

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Last Name

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Desc Main

First Name Middle Name

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No.	
Yes.	
	Current value of the
	portion you own?
	Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned	
No.	
Yes. Describe	
39. Office equipment, furnishings, and supplies	\$0.00
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
No.	
Yes. Describe	Ī
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	\$0.00
No.	
Yes. Describe	
	\$0.00
41. Inventory	
No.	
Yes. Describe	\$ 0.00
42. Interests in partnerships or joint ventures	
No. Name of Entity and Percent of Ownership:	
Yes. Describe	
43. Customer lists, mailing lists, or other compilations	\$0.00
No.	
Yes. Describe	
	\$0.00
44. Any business-related property you did not already list	
No. Yes. Describe	
	\$ 0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	¢ 0 00
for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	\$ 0.00
47. Farm animals	Ψ
Examples: Livestock, poultry, farm-raised fish	
No.	_
Yes. Describe	\$ 0.00
48. Crops—either growing or harvested	
No.	
Yes. Describe	
40. Form and fishing any impact implements marking a fixture of the fixture of th	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	
Yes. Describe	
	\$0.00

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	First Na	ime	Middle Name	Last Name	· ·	
50.	Farm and to	fishing supplies,	chemicals, and feed			
	Yes.	Describe				
51.	Any farm-	and commercial	fishing-related proper	ty you did not already list		\$0.00
	No. Yes.	Describe				
	1es.	Describe				\$0.00
			-		for pages you have attached 	\$0.00
F	art 7:	Describe All Prope	erty You Own or Have ar	n Interest in That You Did Not	t List Above	
53.	-		y of any kind you did n	not already list?		
	Examples:	Season tickets, cou	intry club membership			
	Yes.	Describe				\$0.00
54.	Add the do	ollar value of all o	of vour entries from Pa	rt 7. Write that number her	re>	\$0.00
F	art 8:	ist the Totals of	Each Part of this Form			
55.	Part 1: Tota	al real estate, lin	e 2			\$ 0.00
56.	Part 2: Tota	al vehicles, line (5		\$ 14,225.00	
57.	Part 3: Tota	al personal and l	nousehold items, line 1	15	\$ 1,500.00	
58.	Part 4: Tota	al financial asset	s, line 36		\$ 231.00	
59.	Part 5: Tota	al business-relat	ed property, line 45		\$ 0.00	
60.	Part 6: Tota	al farm- and fishi	ing-related property, li	ne 52	\$ 0.00	
61.	Part 7: Tota	al other property	not listed, line 54		\$ 0.00	
62.	Total perso	nal property. Ad	d lines 56 through 61		\$ 15,956.00	\$ 15,956.00
63.	Total of all	property on Sch	edule A/B. Add line 55	+ line 62		\$15,956.00

Official Form 106A/B Record # 701725 Schedule A/B: Property Page 6 of 6

Fill in this in	nformation to iden	tify your case:	
Debtor 1	Quanita		Hall-Rogers
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

You are clai	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
	ming federal exemptions. 11 U.S.C.			
	ining readian exemplication in Greater	3 0==(0)(=)		
or any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
rief escription:	2015 Chevrolet Sonic with over 13,000 miles	\$ 14,030	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
ne from chedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
rief	Furniture, linens, small appliances,		_	735 ILCS 5/12-1001(b) - \$800.00
escription:	table & chairs, bedroom set	\$_800	 \$	
ine from			100% of fair market value, up to	
chedule A/B:	<u>06</u>		any applicable statutory limit	
rief	TV, video games, camera,	200	П.	735 ILCS 5/12-1001(b) - \$300.00
escription:	computer, printer, music collection, cell phone	\$ 300	 \$	
ine from	07		100% of fair market value, up to	
chedule A/B:	<u>07</u>		any applicable statutory limit	
rief	Necessary wearing apparel	\$ 150	Пs	735 ILCS 5/12-1001(a),(e) - \$150.00
escription:		\$_130		
ine from	11		100% of fair market value, up to	
chedule A/B:	<u>11</u>		any applicable statutory limit	

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Quanita Debtor 1

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Middle Name Last Name **Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) - \$150.00 Earrings, watches, costume jewelry description: \$ 150 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$100.00 Books, family pictures Brief **\$** 100 description: 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Fifth Third 735 ILCS 5/12-1001(b) - \$100.00 \$_100 \$_ 26 Bank, 26.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief 401(k) or similar plan, Christ 735 ILCS 5/12-1006 - \$205.00 \$ 205 Hospital, 205.00 description: 100% of fair market value, up to Line from 21 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes.

701725

	nformation to identify you			8 of 64			
Debtor 1	Quanita		Hall-Rogers				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court for the :	<u>NORTHERN</u> Di	strict of <u>ILLINOIS</u>				
Case Numbe	or.		(State)			Check if this	s is an
(If known)						amended fi	ling
Official F	orm 106D						
		lka Uawa <i>(</i>	Naima Caarrad by D				12/
			Claims Secured by P				
nformation. If		opy the Addition	d people are filing together, both a lal Page, fill it out, number the ent known).			ny	
	editors have claims secur	•	•				
_ `			ourt with your other schedules. You	, have nothing also to re	poort on this form		
	HECK THIS DOX AND SUDMING		Juli Willi your offier scriedules. For	i nave nothing else to re	port on this form.		
Yes. F	ill in all of the information b	pelow.					
	ill in all of the information b	oelow.					
Yes. F		pelow.			Column A	Column A	Column C
Part 1:	List All Secured Claims		one secured claim, list the creditor	separately	Column A Amount of claim	Column A Value of collateral	Column C Unsecured
Part 1: 2. List all se	List All Secured Claims ecured claims. If a creditor claim. If more than one cre	r has more than e	cular claim, list the other creditors i	n Part 2.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
Part 1: 2. List all se	List All Secured Claims ecured claims. If a creditor claim. If more than one cre	r has more than e		n Part 2.	Amount of claim	Value of collateral	Unsecured
2. List all se for each of As much	List All Secured Claims ecured claims. If a creditor claim. If more than one cre	r has more than e	cular claim, list the other creditors i	n Part 2.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2. List all se for each c As much 2.1 Santar Creditor's	ecured claims. If a creditor claim. If more than one cre as possible, list the claims ander Consumer USA	r has more than e	cular claim, list the other creditors in order according to the creditors nar	n Part 2. ne. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each c As much 2.1 Santar Creditor's PO Bo.	List All Secured Claims ecured claims. If a creditor claim. If more than one cre as possible, list the claims ander Consumer USA Name x 961245	r has more than e	cular claim, list the other creditors is order according to the creditors nar Describe the property that secures	n Part 2. ne. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each c As much 2.1 Santar Creditor's	ecured claims. If a creditor claim. If more than one cre as possible, list the claims ander Consumer USA	r has more than e	cular claim, list the other creditors is order according to the creditors nar Describe the property that secures	n Part 2. ne. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each c As much 2.1 Santar Creditor's PO Bo.	List All Secured Claims ecured claims. If a creditor claim. If more than one cre as possible, list the claims ander Consumer USA Name x 961245	r has more than e	cular claim, list the other creditors is order according to the creditors nar Describe the property that secures 2015 Chevrolet Sonic with over 1	n Part 2. ne. s the claim: 3,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each c As much 2.1 Santar Creditor's PO Bo Number	ecured claims. If a creditor claim. If more than one cre as possible, list the claims ander Consumer USA is Name x 961245 Street	r has more than o editor has a partion in alphabetical of	cular claim, list the other creditors is order according to the creditors nar Describe the property that secures 2015 Chevrolet Sonic with over 1 As of the date you file, the claim is Contingent	n Part 2. ne. s the claim: 3,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each c As much 2.1 Santar Creditor's PO Bo.	ecured claims. If a creditor claim. If more than one cre as possible, list the claims ander Consumer USA with a Name x 961245 Street	r has more than e	cular claim, list the other creditors is order according to the creditors nar Describe the property that secures 2015 Chevrolet Sonic with over 1 As of the date you file, the claim is Contingent Unliquidated	n Part 2. ne. s the claim: 3,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 Santar Creditor's PO Bo. Number Fort W City	List All Secured Claims ecured claims. If a creditor claim. If more than one cre as possible, list the claims ander Consumer USA s Name x 961245 Street Orth TX State	r has more than o editor has a parti in alphabetical o	cular claim, list the other creditors is order according to the creditors nar Describe the property that secures 2015 Chevrolet Sonic with over 1 As of the date you file, the claim is Contingent Unliquidated Disputed	n Part 2. ne. s the claim: 3,000 miles s: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each c As much 2.1 Santar Creditor's PO Bo. Number Fort W City Who owe	claim. If a creditor claims. If a creditor claim. If more than one creas possible, list the claims ander Consumer USA s Name x 961245 Street orth TX State s the debt? Check one.	r has more than o editor has a parti in alphabetical o	cular claim, list the other creditors is order according to the creditors nare Describe the property that secures 2015 Chevrolet Sonic with over 1 As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply.	n Part 2. ne. s the claim: 3,000 miles s: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each c As much 2.1 Santar Creditor's PO Bo Number Fort W City Who owe	claim. If a creditor claims. If a creditor claim. If more than one creas possible, list the claims ander Consumer USA sname x 961245 Street TX State s the debt? Check one.	r has more than o editor has a parti in alphabetical o	cular claim, list the other creditors is order according to the creditors nare Describe the property that secures 2015 Chevrolet Sonic with over 1 As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply.	n Part 2. ne. s the claim: 3,000 miles s: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each c As much 2.1 Santar Creditor's PO Bo Number Fort W City Who owe	ecured claims. If a creditor claim. If more than one cre as possible, list the claims ander Consumer USA shame x 961245 Street Street TX State s the debt? Check one.	r has more than o editor has a parti in alphabetical o	cular claim, list the other creditors is order according to the creditors nar Describe the property that secures 2015 Chevrolet Sonic with over 1 As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as car loan)	n Part 2. ne. s the claim: 3,000 miles s: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each c As much 2.1 Santar Creditor's PO Bo. Number Fort W City Who owe Debtor Debtor	claim. If a creditor claims. If a creditor claim. If more than one creas possible, list the claims ander Consumer USA sname x 961245 Street TX State s the debt? Check one.	r has more than of editor has a particular in alphabetical of the control of the	cular claim, list the other creditors is order according to the creditors nare Describe the property that secures 2015 Chevrolet Sonic with over 1 As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply.	n Part 2. ne. s the claim: 3,000 miles s: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each c As much 2.1 Santar Creditor's PO Bo. Number Fort W City Who owe Debtor Debtor	cured claims. If a creditor claim. If more than one crease possible, list the claims ander Consumer USA Shame x 961245 Street orth TX State s the debt? Check one.	r has more than of editor has a particular in alphabetical of the control of the	cular claim, list the other creditors is order according to the creditors nar Describe the property that secures 2015 Chevrolet Sonic with over 1 As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as car loan) Statutory lien (such as tax lien, me	n Part 2. ne. s the claim: 3,000 miles s: Check all that apply. mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each c As much 2.1 Santar Creditor's PO Bo. Number Fort W City Who owe Debtor Debtor At leas Check	cured claims. If a creditor claim. If more than one crease possible, list the claims ander Consumer USA Shame x 961245 Street orth TX State s the debt? Check one.	r has more than of editor has a particular in alphabetical of the control of the	cular claim, list the other creditors is order according to the creditors nar Describe the property that secures 2015 Chevrolet Sonic with over 1 As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as car loan) Statutory lien (such as tax lien, me	n Part 2. ne. s the claim: 3,000 miles s: Check all that apply. mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

			oc 1	Entered 05/31/16 17:47:07	Desc Main	
FIII	l in this in	nformation to identify your case:		9 of 64		
De	ebtor 1	Quanita	Hall-Rogers			
		First Name Middle Name	Last Name			
De	ebtor 2					
(Sp	ouse, if filing)	First Name Middle Name	Last Name			
Ur	nited States	Bankruptcy Court for the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>			
0-	a a Niconala a	_	(State)		☐ Check if	this is an
	ase Numbei known)	r			amended	
Λffi	cial E	orm 106E/F		<u></u>		
וווכ	<u>Ciai i</u>	OIIII 100L/I				40/4-
<u>ich</u>	edule	E/F: Creditors Who Ha	ve Unsecured Claims			12/15
ist th /B: F redit eede op of	ne other p Property (ors with p ed, copy the any addi	earty to any executory contracts or un Official Form 106A/B) and on <i>Schedu</i> partially secured claims that are listed	expired leases that could result in a le G: Executory Contracts and Une in Schedule D: Creditors Who Hav le entries in the boxes on the left. A se number (if known).	s and Part 2 for creditors with NONPRIORITY cla a claim. Also list executory contracts on Schedi expired Leases (Official Form 106G). Do not inclare Claims Secured by Property. If more space is ttach the Continuation Page to this page. On the	<i>ul</i> e ude any s	
		dit b alt d.alai				
1. D	_	ditors have priority unsecured claims	against you?			
	No. Go	o to Part 2.				
L	Yes.					
e n u	each claim conpriority insecured	listed, identify what type of claim it is. I amounts. As much as possible, list the	f a claim has both priority and nonpri claims in alphabetical order accordir f Part 1. If more than one creditor hol	ecured claim, list the creditor separately for each ority amounts, list that claim here and show bothing to the creditor's name. If you have more than tolds a particular claim, list the other creditors in Palaction booklet.)	priority and wo priority	
,		•		Total claim	Priority	Nonpriority
					amount	amount
Pa	rt 2:	List All of Your NONPRIORITY Unsecure	d Claims			
3. D	o any cre	ditors have nonpriority unsecured cla	nims against you?			
	No. Yo	ou have nothing to report in this part. S	ubmit this form to the court with your	other schedules.		
	Yes.					
n ir	onpriority ncluded in	unsecured claim, list the creditor separ	ately for each claim. For each claim	or who holds each claim. If a creditor has more the listed, identify what type of claim it is. Do not list cotors in Part 3.If you have more than three nonprior	claims already	
4.1	Advoca	ate Christ Medical Center	Last 4 digits of account number			Total claim \$ 432.00
7.1	Creditor's	Name				
	PO Box		When was the debt incurred?			
	Number	Street				
			As of the date you file, the claim	is: Check all that apply.		
	Chicago	o IL 60673-0508	Contingent			
	City	State Zip Code	Unliquidated Disputed			
	_	s the debt? Check one.	Disputed			
	Debtor Debtor	•	Type of NONDDIODITY	d claim:		
	=	1 and Debtor 2 only	Type of NONPRIORITY unsecured Student loans	u Claiiii.		
	=	t one of the debtors and another	Obligations arising out of a separ	ration agreement or divorce		
	=	if this claim relates to a	that you did not report as priority	· ·		
	_	unity debt	Debts to pension or profit-sharing			
		m subject to offest?	_			
	No Yes		Other. Specify Medical/Dent	al Services		

Page 20 of 64 Case Number (if known) <u> Document</u> Quanita Debtor 1

P	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page	
After	listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Advocate Christ Medical Center	Last 4 digits of account number	\$ 1,661.00
	Creditor's Name		
	PO Box 70508	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60673-0508	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debte to perision of profite straining plans, and other similar debte	
	No	Other. Specify Medical/Dental Services	
	Yes	Other opposity	
4.3	Advocate Health Care	Last 4 digits of account number	<u>\$</u> 798.10
	Creditor's Name	4/20/2046	
	22393 Network Pl.	When was the debt incurred? 1/30/2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60673	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debte to periori of profit ditaring plane, and other diffinitial debte	
	No	Other. Specify Medical/Dental Services	
	Yes		
4.4	Advocate Medical Group	Last 4 digits of account number	<u>\$ 148.00</u>
	Creditor's Name		
	75 Remittance Dr., Ste. 1019	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60675	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	555.6 to periodical or profit ordering plants, and other similar debte	
	No	Other. Specify Medical/Dental Services	
	Tyes	Salest Specify	

ebtor 1	Quanita	JI-1 DOC 1		Page 21 of 64 Case Number (if known)	Desc Mail
	First Name	Middle Name	Last Name		

Par	Your NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After li	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Advocate Medical Group	Last 4 digits of account number	\$ <u>168.50</u>
	Creditor's Name		
	PO Box 92523	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago II 60675	Contingent	
	Chicago IL 60675 City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l ¦	s the claim subject to offest?		
	No Yes	Other. Specify Medical/Dental Service	
4.6	Advocate Medical Group, SC	Last 4 digits of account number	\$ 84.00
4.0	Creditor's Name		·
	701 Lee St., Ste. 300	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Des Plaines IL 60016	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Service	
	Yes Allstate Insurance	Last 4 divite of account wombon	\$ 0.00
4.7	Creditor's Name	Last 4 digits of account number	\$ <u>0.00</u>
	75 Executive Pkwy	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hudson OH 44237-0001	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
l ì	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?	_	
	No	Other. SpecifyInsurance	
	Yes		

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Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After I	isting any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	CCS	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	PO Box 7249	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Portsmouth NH 03802	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debte to periodical profit ordaring plane, and other difficillated debte	
	No	Other. Specify Debt Owed	
	Yes		
4.9	City of Chicago	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	2045 West Washington BLVD	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
Chicago II COCAO		Contingent	
	Chicago IL 60612	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?	_	
	No	Other. Specify Government Miscellaneous Debt	
	Yes		. 200 00
4.10	City of Chicago Bureau Parking	Last 4 digits of account number	<u>\$ 200.00</u>
	Creditor's Name PO Box 88292	When was the debt incurred? 3/25/2016	
	Number Street		
	Nambol Castle		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60680	☐ Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	-	
	No No	Other. Specify Debt Owed	
	Yes		

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P	Your NONPRIORITY Unsecured Claims - C	Continuation Page	
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Credit Collection Services	Last 4 digits of account number	\$ 9,572.00
	Creditor's Name		
	Two Wells Ave., Dept. 7249	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Naveton NA 00450	Contingent	
	Newton MA 02459	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	■ No	Other. Specify Debt Owed	
4.40	Yes Dish Network	Last 4 digits of account number 1070	\$ 450.00
4.12	Creditor's Name	Last 4 digits of account number	<u> </u>
	1327 Hwy 2 W	When was the debt incurred? 2010-15	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kalispell MT 59901	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	☐ Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Cable Bill	
	Yes First Rate Financial		\$ 1,678.00
4.13	Creditor's Name	Last 4 digits of account number	\$ <u>1,070.00</u>
	9500 S. Halsted St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60628	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only	Turn of NONDRIGHTY unaccounted alaims	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	□ _{Voc}		

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Par	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page	
After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Great American Finance	Last 4 digits of account number 7464	\$ 800.00
	Creditor's Name	When was the debt incurred? 2012-2014	
	20 N Wacker Dr Ste 2275	When was the debt incurred? 2012-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60606	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!:	s the claim subject to offest?		
	No No	Other. Specify Credit Extended to Debtor(s)	
4.15	Yes Great American Finance	Last 4 digits of account number	\$ 1,700.00
4.13	Creditor's Name	Last 4 digits of account number	*
	20 N. Wacker Drive Suite 2275	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60606	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
İ	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
\vdash	Yes M&T Bank		\$ 0.00
4.16	Creditor's Name	Last 4 digits of account number	\$ 0.00
	PO Box 15019	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19886-5019	Unliquidated	
l .	City State Zip Code	Disputed	
\	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	LI Obligations arising out or a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Į.	s the claim subject to offest?	5556 to periority profit ordining profits, and outer diffilled doubt	
	No	Other. Specify Credit Card or Credit Use	
1 [Vec		

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Part 2: Your NONPRIORITY Unsecured Claims -	Continuation Page	
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17 Malcolm S. Gerald and Assoc.	Last 4 digits of account number	\$ <u>500.00</u>
Creditor's Name		
332 S. Michigan Ave., Ste. 600	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago II 60604	Contingent	
Chicago IL 60604 City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
Mo Yes	Other. Specify Credit Card or Credit Use	
4.18 MBB	Last 4 digits of account number 2378	<u>\$420.00</u>
Creditor's Name	2014 2014	
1460 Renaissance Dr	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Park Ridge IL 60068	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes MBB	Last 4 digits of account number 3236	÷ 540.00
4.19	Last 4 digits of account number 3235	\$ <u>540.00</u>
Creditor's Name 1460 Renaissance Dr	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Park Ridge IL 60068	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other Specify Medical Debt	
Yes	Other. Specify Medical Debt	

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Pa	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page	
After	listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Metro Center for Health	Last 4 digits of account number	\$ <u>830.00</u>
	Creditor's Name		
	500 E. Ogden Ave., Ste. C	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Hinsdale IL 60521	Contingent	
	Hinsdale IL 60521	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No Yes	Other. Specify Medical/Dental Services	
4.21	Midwest Anesthesiologists Ltd.	Last 4 digits of account number	\$ 960.00
7.21	Creditor's Name		-
	185 Penny Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	East Dundee IL 60118	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. SpecifyMedical/Dental Services	
4.00	Yes National Magazine Exchange	Last 4 digits of account number	\$ 108.00
4.22	Creditor's Name	Last 4 digits of account number	Ψσσσσ
	16120 US 19 North	When was the debt incurred?	
	Number Street		
	PO Box 9084	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Clearwater FL 33758-9084	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Membership/Subscription	
	Yes		

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Part 24 Your NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23 Overland Bond & Investment	Last 4 digits of account number	\$ _12,950.00
Creditor's Name		
4701 W. Fullerton Ave.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago II 60630	Contingent	
Chicago IL 60639 City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
Mo ☐ Yes	Other. Specify Deficiency, Repo"d/Surr"d Auto	
4.24 Sami Sweis	Last 4 digits of account number	\$ <u>9,522.00</u>
Creditor's Name		
75 Executive Pkwy	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Hudson OH 44237-0001	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Auto Accident	
Yes 4 25 Secretary of State		* 0.00
1.20	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name 2701 S. Dirksen Pkwy.	When was the debt incurred?	
Number Street		
	As of the date way file the plains in Observal, all that are by	
	As of the date you file, the claim is: Check all that apply.	
Springfield IL 62723	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Notice Only	
Yes	Other. Specify	

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Part 2	Your NONPRIORITY Unsecured Claims - Col	ntinuation Page	
After list	ing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26	State Farm Mutual	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
-	One State Farm Plaza	When was the debt incurred?	
'	Number Street		
-		As of the date you file, the claim is: Check all that apply.	
١.	Disaminaton II 61710	Contingent	
-	Bloomington IL 61710 City State Zip Code	Unliquidated	
	City State Zip Code no owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
I Ē	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
I ₹	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	the claim subject to offest?		
	No	Other. Specify Auto Accident	
	Yes Steven Tremain	Look & Holland Committee	\$ 0.00
4.27	Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 52250	When was the debt incurred?	
1 -	Number Street		
		As of the date you file, the claim is: Check all that apply.	
-		Contingent	
1	Phoenix AZ 85072	Unliquidated	
	City State Zip Code	Disputed	
_	no owes the debt? Check one.	Disputed	
⊨	Debtor 1 only		
l ⊨	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
⊨	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
<u> </u>	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Ist	the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes		
4.28	Sunrise Credit Services, Inc.	Last 4 digits of account number	\$ <u>54.00</u>
	Creditor's Name	When was the debt insurred?	
-	PO Box 9100	When was the debt incurred?	
'	Number Street		
-		As of the date you file, the claim is: Check all that apply.	
١,	Farmingdale NY 11753-9100	Contingent	
-	City State Zip Code	Unliquidated	
	no owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
_	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
10.0	community debt	Debts to pension or profit-sharing plans, and other similar debts	
_	the claim subject to offest? No	Credit Card or Credit Lloo	
_	lves	Other. Specify Credit Card or Credit Use	

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Debtor 1 Quanita

List Others to Be Notified for a Debt That You Already Listed

5.	example, if a 2, then list the	collection agency is trying to colle	ect from you f	or a debt you more than one	, for a debt that you already listed in lowe to someone else, list the original creditor for any of the debts that you ed for any debts in Parts 1 or 2, do no	creditor in Parts 1 or I listed in Parts 1 or 2, list the
	Harris & Har	ris, LTD			On which entry in Part 1 or Part 2 li	st the original creditor?
	Name 111 W Jacks	on Blvd			Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Suite 400	Street				Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago		IL State Zip Co	60604	Last 4 digits of account number	
	State Collect	ion Service			On which entry in Part 1 or Part 2 li	st the original creditor?
	PO Box 6250)			Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number	Street				Part 2: Creditors with Nonpriority Unsecured Claims
	Madison			53716-025	Last 4 digits of account number	
	Dish Network	.	State Zip Co	ode		
	Name				On which entry in Part 1 or Part 2 li	
	Dept. 0063 Number	Street			Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Palatine		IL State Zip Co	60055-006	Last 4 digits of account number	1070
	Clerk, First N	lun Div	State Zip St	oue .	On which entry in Part 1 or Part 2 li	st the original creditor?
	Name 50 W. Washi	ngton St., Rm. 1001			Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number	Street				Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago			60602	Last 4 digits of account number	
	City	M-1	State Zip Co	ode		
	Name	veissman			On which entry in Part 1 or Part 2 li	_
	633 Skokie E	Street			Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
						Trait 2. Steamer Wall Not phone, of second Stalling
	Northbrook			60062	Last 4 digits of account number	_
	City Clerk, Chance	erv	State Zip C	ode	Outstand During During	at the cartest and the Co
	Name				On which entry in Part 1 or Part 2 li	_
	50 W. Washi	ngton St., Room 802 Street			Line 15 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago			60602	Last 4 digits of account number	
	City		State Zip Co	ode		

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Deb	tor 1 Quanita		412114409	ersin Tage 30 of G	Number (if known)
ı	First Name	Middle Name	Last Name		
	Pierce & Associates			On which entry in Part 1 or Part 2	list the original creditor?
	Name		-	15	Па а
	1 N. Dearborn St. #1300		_	Line 15 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
			-		
	Chicago	IL	60602	Last 4 digits of account number _	
	City	State Zip (-		
	Tate & Kirlin Associates				
			-	On which entry in Part 1 or Part 2	list the original creditor?
	Name 2810 Southampton Rd.			Line 21 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
			-		
	Philadelphia		19154-120 [°]	Last 4 digits of account number _	
_	City	State Zip C	Code		
	Clerk, First Mun Div			On which entry in Part 1 or Part 2	list the original creditor?
	Name		-	22	
	50 W. Washington St., Rm. 1001		-	Line 22 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
			_		
	Chicago	IL	60602	Last 4 digits of account number _	
	City	State Zip C	- Code		
	Markoff Law LLC				
			-	On which entry in Part 1 or Part 2	list the original creditor?
	Name 29 N. Wacker Drive Suite 550			Line 22 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
'	Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
					_ , ,
			-		
	Chicago	IL	60606	Last 4 digits of account number _	
L	City	State Zip (Code		
	Bell LLC		_	On which entry in Part 1 or Part 2	list the original creditor?
	Name 1411 N Westshore BLVD STE 10	n		Line 25 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
		~	-	or forton one).	Part 2: Creditors with Nonpriority Unsecured Claims
	Number Street				Part 2. Creditors with Monphority Unsecured Claims
			-		
	Tamna	FI	33607	Last 4 digits of account number	

State Zip Code

City

Official Form 106E/F

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Quanita Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim \$0.00
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$

		Caso 16	19141 Doc 1 [Filad 05/21/16	Entor	ed 05/31/16 1	.7:47:07	Desc Main	
Fi	II in this in	formation to ident	tify your case:			2 of 64			
D	ebtor 1	Quanita		Hall-Rogers					
D	ebtor 2	First Name	Middle Name	Last Name					
(S	pouse, if filing)	First Name	Middle Name	Last Name					
U	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _					_	
	ase Number			(State)				Check if this is amended filing	
Off	icial Fo	orm 106G							
Scl	nedule	G: Executo	ory Contracts and	Unexpired Lea	ses				12/15
nfori	mation. If n	nore space is nee	possible. If two married people ded, copy the additional page	fill it out, number the er	n are equal ntries, and	ly responsible for sup attach it to this page.	plying correct On the top of a	iny	
		_	e and case number (if known). contracts or unexpired leases?						
·· .	_	-	ubmit this form to the court with		ou have no	thing else to report on t	his form.		
[_		nation below even if the contrac						
						, , ,	,		
			or company with whom you ha cell phone). See the instruction						
	nexpired le		cen priorie). See the instruction	is for this form in the insti	uction booi	det for more examples	or executory co	onitacts and	
	Person or	company with wh	om you have the contract or I	ease		State what the c	ontract or leas	e is for	
2.1]								
	Name				•				
	Number	Street			-				
	City		State Zip	Code	-				
2.2									
	Name				•				
	Number	Street			-				
	City		State Zip	Code	-				
2.3									
	Name								
	Number	Street			-				
					_				
	City		State Zip	Code					
2.4									
	Name				•				
	Number	Street			-				
	City		State Zip	Code	-				
2 F	Jity		State ZIP						
2.5	Name								
					-				
	Number	Street							

State Zip Code

City

Official Form 106G

Fill in this information to identify your case:					
Debtor 1	Quanita		Hall-Rogers		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u> (State)		
Case Number	r		(State)		
(If known)					

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.										
Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)										
No.										
	Yes									
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)									
	No. Go to line 3.									
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?									
		Inwhich community state or t	erritory did you live?	Fill ir	the name and current address of that person.					
	Name o	of your spouse, former spouse or legal of	equivalent							
	Numbe	r Street								
	City		State	Zip Code						
	chedule E/F	Official Form 106D), Schedul , or Schedule G to fill out Co Your codebtor		or Schedule G (Offi	Column 2: The creditor to whom you owe the debt Check all schedules that apply:					
3.1					Schedule D, line					
	Name				Schedule E/F, line					
	Number	Street			Schedule G, line					
	City		State	Zip Code						
3.2					Schedule D, line					
	Name				Schedule E/F, line					
	Number	Street			Schedule G, line					
	City		State	Zip Code						
3.3					Schedule D, line					
	Name				Schedule E/F, line					
	Number	Street			Schedule G, line					
	City		State	Zip Code						

Official Form 106H Record # 701725 Schedule H: Your Codebtors Page 1 of 1

			Document Page	<u>34</u> 0f 64
Fill in this ir	nformation to ident	ify your case:		
Debtor 1	Quanita		Hall-Rogers	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Case Numbe		the : <u>NORTHERN DISTRICT C</u>		Check if this is:
(If known)	'	· · · · · · · · · · · · · · · · · · ·		An amended filing
				1 =
				A supplement showing post-petition chapter 13 income as of the following date:
Official F	orm 106I			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment									
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse					
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	Ŀ	Employed Not employed					
	Include part-time, seasonal, or self-employed work.	Occupation	EVS Tech I							
	Occupation may Include student or homemaker, if it applies.	Employers name	Advocate Health Care							
		Employers address	2025 Windsor Dr.							
			Oak Brook, IL 605	523	,					
	How long employed there?		Approx. 24 years							
Pa	Part 2: Give Details About Monthly Income									
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.									
				For Debtor 1	For Debtor 2 or non-filing spouse					
2.	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$2,864.29	\$0.00					
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00					
4. Calculate gross income. Add line 2 + line 3.				\$2,864.29	\$0.00					

 Official Form 106I
 Record # 701725
 Schedule I: Your Income
 Page 1 of 2

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Quanita Debtor 1

First Name Middle Name Last Name Case Number (if known)

			For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	by line 4 here	4.	\$2,864.29	\$0.00	
5. List al	Il payroll deductions:		_		
5a.	Tax, Medicare, and Social Security deductions	5a.	\$318.11	\$0.00	
5b.	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c.	Voluntary contributions for retirement plans	5c	\$112.17	\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e.	Insurance	5e.	\$215.63	\$0.00	
5f.	Domestic support obligations	5f.	\$0.00	\$0.00	
5g.	Union dues	5g.	\$0.00	\$0.00	
5h.	Other deductions. Specify:	5h.	\$50.72	\$0.00	
6. Add th	e payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6	\$696.63	\$0.00	
7. Calcula	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,167.66	\$0.00	
8. List all	other income regularly received:	_			
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00	\$ 0.00	
	Include alimony, spousal support, child support, maintenance, divorce				
0.4	settlement, and property settlement.				
8d.	. ,	8d. —	\$0.00	\$0.00	
8e.	Social Security	8e. —	\$0.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f. —	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:				
8g.	Pension or retirement income	8g. —	\$0.00	\$0.00	
8h.	Other monthly income. Specify: Job 2,	8h. —	\$755.73	\$0.00	
9. Add	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$755.73	\$0.00	
	culate monthly income. Add line 7 + line 9.	10.	\$2,923.39	+ \$0.00	\$2,923.
Add	I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Incl othe	te all other regular contributions to the expenses that you list in Schedur, ude contributions from an unmarried partner, members of your household, yer friends or relatives. not include any amounts already included in lines 2-10 or amounts that are	our dependen			
·	ecify:	ault is th	thing of the control of		11. \$0.
Writ	If the amount in the last column of line 10 to the amount in line 11. The reste that amount on the Summary of Schedules and Statistical Summary of C	ertain Liabilitie	•		12. \$2,923.
_	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	n?			

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riiriii tiiis ii	nformation to identify you	r case.				
Debtor 1 Debtor 2 (Spouse, if filing) United States	Quanita First Name First Name Bankruptcy Court for the :	Middle Name Middle Name NORTHERN DISTRICT C	Hall-Rogers Last Name Last Name DF ILLINOIS		_	t-petition chapter 13 date:
Case Numbe	er			MM / DD /	YYYY	
(If known)				A separate	filing for Debtor	2 because Debtor 2
Official F	<u>form 106J</u>				a separate house	
Schedu	le J: Your Exp	enses				12/14
more space is question.	needed, attach another sl		ole are filing together, both are e he top of any additional pages, v		=	
	Describe Your Household					
=	Go to line 2. Does Debtor 2 live in a se	eparate household? file a separate Schedu	le J.			
_	have dependents?	No X Yes. Fill out	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2	2.	each depen	dent	Daughter	21	No X Yes
Do not s names.	state the dependents'			Son	19	No X Yes
				Son	11	No X Yes
				Son	23	No X Yes X No Yes
expense	expenses include es of people other than f and your dependents?	X No Yes				Tes Tes
	Estimate Your Ongoing Mor					
expenses as o	of a date after the bankrup e date.	otcy is filed. If this is a	less you are using this form as a supplemental <i>Schedule J</i> , chec	• • • • • • • • • • • • • • • • • • • •		
	•	-	nce if you know the value Income (Official Form 106I.)			Your expenses
any ren	tal or home ownership ex t for the ground or lot. cluded in line 4:	penses for your resid	ence. Include first mortgage pay	ments and	4.	\$813.00
4a. R	eal estate taxes				4a.	\$0.00
4b. Pr	operty, homeowner's, or re	enter's insurance			4b.	\$0.00
4c. H	ome maintenance, repair, a	and upkeep expenses			4c.	\$0.00
4d. H	omeowner's association or	condominium dues			4d.	\$0.00

Schedule J: Your Expenses

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Document Hall-Rogers

Middle Name

Quanita

First Name

Debtor 1

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Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$300.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$260.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$400.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$135.00 9. Clothing, laundry, and dry cleaning 10. \$65.00 10. Personal care products and services \$50.00 11. Medical and dental expenses 11. \$216.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$116.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$366.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 701725

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Quanita

Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$2.00 21. Other. Specify: ___Postage/Bank Fees (\$2.00), 21. \$2,723.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,923.39 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,723.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$200.39 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 701725 Schedule J: Your Expenses Page 3 of 3

Fill in this in	Fill in this information to identify your case:			
Debtor 1	Quanita		Hall-Rogers	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Case Number		the : <u>NORTHERN</u> District of	ILLINOIS (State)	
(If known)				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

id vou pay or agree to pay someone who is NOT an att	torney to help you fill out bankruptcy forms?
No	,, ,
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Inder penalty of perjury, I declare that I have read the su orrect.	ummary and schedules filed with this declaration and that they are true and
/s/ Quanita Hall-Rogers	*
Signature of Debtor 1	Signature of Debtor 2
Date _05/26/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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			real rade +	
Fill in this in	Fill in this information to identify your case:			
Debtor 1	Quanita		Hall-Rogers_	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS(State)	
Case Number (If known)	·		_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numt	er (if known). Answer every question.			
Pa	111: Give Details About Your Marital Status and Where Yo	ou Lived Before		
01.	What is your current marital status?			
	Married			
	Not married			
	_			
02	During the last 3 years, have you lived anywhere other that	n where you live now	?	
	No.	1		
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
	Vithin the last 8 years, did you ever live with a spouse or loroperty states and territories include Arizona, California,			
	nd Wisconsin.)			
	■ No. Yes. Make sure you fill out Schedule H: Your Codebtors ((Official Form 106H)		
		(=		
Pa	£2: Explain the Sources of Your Income			

Case 16-18141 Doc 1 Filed 05/31/16 Entered 05/31/16 17:47:07 Desc Main Page 41 of 64 Document Hall-Rogers Debtor 1 Quanita Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$16,495 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$34,235 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$26,945 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Case Number (if known) _

Document Page 42 of 64 Hall-Rogers

	First Name	Middle Name	Last Name			
06	Are either Debtor 1's or De	btor 2's debts primarily con	sumer debts?			
	_					
	_	or Debtor 2 has primarily co			d in 11 U.S.C. § 101(8) as	
	"incurred by an individual primarily for a personal, family, or household purpose."					
	During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?					
	No. Go to line 7.					
	□ Ves List below	ر each creditor to whom you	agid a total of \$6.22	5* or more in one or mor	a navments and the	
	_	ou paid that creditor. Do not i			•	
	-	nd alimony. Also, do not inclu		• • • •		
	* Subject to adjustment	on 4/01/16 and every 3 year	s after that for cases	s filed on or after the date	e of adjustment.	
	Yes. Debtor 1 or Debto	or 2 or both have primarily o	consumer debts.			
	During the 90 day	s before you filed for bankrup	otcy, did you pay an	y creditor a total of \$600	or more?	
	No. Go to line	7.				
	Yes. List below	ر each creditor to whom you	paid a total of \$600	or more and the total am	ount you paid that	
	creditor. Do no	t include payments for dome	stic support obligation	ons, such as child suppo	ort and	
	alimony. Also,	do not include payments to a	n attorney for this b	ankruptcy case.		
			Dates of	Total amount paid	Amount you still or	we Was this payment for
			payments			
	agent, including one for a busuch as child support and al No. Yes. List all payments to	imony.	Dates of payment	C. § 101. Include payme Total amount paid	Amount you still owe	obligations, Reason for this payment
80	Within 1 year before you file an insider?			transfer any property or	n account of a debt that be	enefited
	Include payments on debts (guaranteed or cosigned by a	n insider.			
	No.					
	Yes. List all payments to	an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
j	art 4: Identify Legal action	ns, Repossessions, and Forec	losures			

Quanita

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Hall-Rogers Quanita Debtor 1 Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Great American Finance Co VS Quanita Contract Cook County Circuit Court Hall-Rogers On appeal ☐ Concluded Case No.14M1147844 Pending Cook County Circuit Court Overland Bond & Investment Contract On appeal Corporation VS Quanita Hall-Rogers ☐ Concluded Case NO. 16M1100078 Pending M&T Bank VS Quanita Hall-Rogers Foreclosure Cook County Circuit Court On appeal CASE NUMBER#10CH51592 Concluded Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** Part 5: 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7:

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Case Number (if known)

Hall-Rogers

First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$770.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred

Quanita

Debtor 1

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Document Hall-Rogers Quanita Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do vou still have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. $\hfill \hfill Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

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	Ougnita		Document	raye 40 01 04
Debtor 1	Quanita First Name	Middle Name	Hall-Rogers Last Name	Case Number (if known)
		ove applies. Go to Part 12.		
	Yes. Check all that a	apply above and fill in the det	ails below for each busine	SS.
		• • •	you give a financial state	ement to anyone about your business? Include all financial
ins	titutions, creditors,	or other parties.		
	No.			
	Yes. Fill in the detail	ls.		
		Date is:	sued	
Part 12	Sign Below			
Lhov	ro road the answers	on this Statement of Einene	ial Affaira and any attach	ments, and I declare under penalty of perjury that the
			-	ncealing property, or obtaining money or property by fraud
			•	nprisonment for up to 20 years, or both.
18 U	.S.C. §§ 152, 1341, 1	519, and 3571.		
×	/s/ Quanita Hall-	Dogoro	×	
~	Signature of Debtor			ture of Debtor 2
	e.ga.a.e e. 200.e.		0.ga.	3.0 5. 203.0. 2
	Date 05/26/2016		Date _	
	MM / DD /	YYYY	Date .	MM / DD / YYYY
Did y	you attach additiona	I pages to Your Statement of	of Financial Affairs for Inc	dividuals Filing for Bankruptcy (Official Form 107)?
_	.			
_	No			
□,	Yes			
Did y	you pay or agree to	pay someone who is not an	attorney to help you fill o	out bankruptcy forms?
_	No			
=	Yes. Name of perso	n		. Attach the Bankruptcy Petition Preparer's Notice,
	res. Name of perso	U		Attach the bankruptcy retition rieparer's Notice,

Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
Quanita Hall-I	Rogers / Debtor	Case No:	
		Chapter:	Chapter 13
	DISCLOSURE OF COM	IPENSATION OF ATTORNEY FOR DE	BTOR
compensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) and to me within one year before the filing of the rendered on behalf of the debtor(s) in contemporary.	ne petition in bankruptcy, or agreed to be pa	id to me, for services
For legal s	services, I have agreed to accept	\$4,000.00	
Prior to th	ne filing of this statement I have received	\$770.00	
Balance D	Due	\$3,230.00	
2. The source	e of the compensation paid to me was:		
Deb	tor(s) Other: (specify		
3. The source	e of compensation to be paid to me is:		
Del	btor(s) Other: (specify		
4. I have of my law firm.	e not agreed to share the above-disclosed compe	ensation with any other person unless they a	re members and associates
I have	e agreed to share the above-disclosed compensa	tion with a other person or persons who are	not members or associates
5. In return for case, include	or the above-disclosed fee, I have agreed to rend ding:	der legal service for all aspects of the bankru	iptcy
a. Analy bankruptcy;	ysis of the debtor's financial situation, and rende	ering advice to the debtor in determining wh	nether to file a petition in
b. Prepa	ration and filing of any petition, schedules, state	ements of affairs and plan which may be rec	quired;
c. Repre	esentation of the debtor at the meeting of creditor	ors and confirmation hearing, and any adjou	rned hearings thereof;
6. By agreem	nent with the debtor(s), the above-disclosed fee of	does not include the following service:	
	CI	ERTIFICATION	
	I certify that the foregoing is a complete s payment to	tatement of any agreement or arrangement	for
	me for representation of the debtor(s) in this b		
		s/ Joseph Mark D'Onofrio	
	Date S	Signature of Attorney	

701725 Page 1 of 1 Record #

Geraci Law L.L.C. Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4.000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney l	nas received $\$ \overline{77}$	0_	
toward the flat fee, leaving a balance due of \$ _	3230; and \$	310	_for expenses
leaving a balance due for the filing fee of \$	0		



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4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2/1/6

Signed:

Quanto Hall-hoges
Debtor(s)

Co-Debtor(s)

Do not sign this agreement if the amounts are blank.

1 cm 05/31/16 17:47:07 Desc Mai 160603 64⁸⁶⁶⁻⁹²⁵⁻¹³¹³ help@geracilaw.com Caselational Bitabluarion Casel Monte Casel Desc Main Document

Date: 2/1/2016

Consultation Attorney: MMA

Record #: 701-725

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11 U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$_______ per month for 3(on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or months. The payment and length of the plan are based duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

••	de oxempt, and to make full disclosure.
My plan payment DOES include the following, unless stated otherwise obligations that are post due (but not future) parking tickets (not traffic fir other secured debts including furniture, electronics, etc.; all other unsecu. My plan payment does NOT include include future mortgage, rent and	: mortgage arrears; association arrears; vehicles; tax debt; support nes); debts pursuant to a divorce decree/marital settlement you listed; ared debts: other:
My plan payment does NOT include include future mortgage, rent, con arrears; student loan principal and interest unless 100% planned to unse filed, including any association fees as long as the property is in my name Student loans: are usually NEVER paid 100% in a Chanter 13, but one	e; other
Student loans: are usually NEVER paid 100% in a Chapter 13, but are pay student loans will CONTINUE to accrue interest, and if I don't pay the told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational of support/maintenance debts; debts incurred by fraud, or debts listed in your Representation limited to Bankruptcy Court. We do not represent your If I am eligible to receive a tax refund during my Chapter 13, I unders specifically advised that I do not need to. This may change on a year understand that if I receive any significant sums of money other than through workers compensation award, personal injury or other court settlement, I if all of the funds into my Chapter 13 plan.	debts; unfiled or late filed tax debts; undisclosed debts; ur red folder or found non-dischargeable by a Judge. The state court, or in loan modifications or similar matters. Stand I must turn it over to the Chapter 13 Trustee unless I am The basis, so I must check with my other reverse.
Language and the same and the s	

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Quanita Hall-Rogers

(Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Quanita Hall-Rogers / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/26/2016 /s/ Quanita Hall-Rogers

Quanita Hall-Rogers

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Quanita Hall-Rogers /

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

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Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/26/2016	/s/ Quanita Hall-Rogers	
	Quanita Hall-Rogers	
Dated: 05/31/2016	/s/ Joseph Mark D'Onofrio	
	Attorney: Joseph Mark D'Onofrio	_

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Debtor 1	Quanita		Hall-Rogers	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of	ILLINOIS	
	. ,		(State)	
	ī			
(If known)				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
No Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
•	Signature (Onivian Citi 112).			
Under penalty of perjury, I declare that I have read the summary a correct.	d schedules filed with this declaration and that they are true and			
* Quanto Hall-Roger * Signature of Debtor 1	Signature of Debtor 2			
Date : 5 / 1/2016 MM / DD / YYYY	DateMM / DD / YYYY			

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ebto	1 Quanita	Hall-Ro	gers Case Numl	per (if known)			
	First Name	Middle Name Last Name					
Par	6: Answer These Questions	for Reporting Purposes					
6.	What kind of debts do you have?	16a. Are your debts primarily as "incurred by an individual No. Go to line 16b. Yes. Go to line 17.	consumer debts? Consumer debts a primarily for a personal, family, or house	re defined in 11 U.S.C. § 101(8) hold purpose."			
		money for a business or inve	business debts? Business debts are street or through the operation of the business.	debts that you incurred to obtain usiness or investment.			
	•	□No. Go to line 16c. □Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.					
		16c. State the type of debts you or	we that are not consumer debts or busin	ess debis.			

17.	Are you filing under Chapter 7?	apter 7?					
	Do you estimate that after any exempt property is	Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
	excluded and	□No.					
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes.					
18.	How many creditors do	1 -49	1,000-5,000	25,001-50,000			
	you estimate that you owe?	□ 50-99 □ 100-199 □ 200-999	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000			
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion			
20.	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □ More than \$50 billion			
Pa	rt 7: Sign Below	·					
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that th	e information provided is true and			
		If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7.	pter 7, I am aware that I may proceed, if understand the relief available under each	eligible, under Chapter 7, 11,12, or 13 n chapter, and I choose to proceed			
		If no attorney represents me and this document, I have obtained an	I did not pay or agree to pay someone w nd read the notice required by 11 U.S.C.	ho is not an attorney to help me fill out § 342(b).			
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
	.	I understand making a false state with a bankruptcy case can result 18 U.S.C. §§ 152, 1341, 1519, an	in fines up to \$250,000, or imprisonmen	noney or property by fraud in connection t for up to 20 years, or both.			
		Signature of Debtor 1	Jall-Rogers x	Signature of Debtor 2			
		Executed on : 05/3	<u> 6 /2</u> 016 /	Executed onMM / DD / YYYY			

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Debtor 1	Quanita		Hall-Rogers	Case Number (if known)			
	First Name	Middle Name	Last Name				
		ove applies. Go to Part 12. apply above and fill in the deta	ails below for each business.				
	lithin 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial astitutions, creditors, or other parties.						
	No.						
	Yes. Fill in the deta						
	Date Issued						
Part 1	Sign Below						
ansv in cc 18 U	wers are true and connection with a bar. S.C. §§ 152, 1341, Signature of Debto	prect. I understand that makinkruptcy case can result in files, and 3571. Land Hall Royard 12/2016 YYYYY	ng a false statement, concealing nes up to \$250,000, or imprisonm Signature of De	ebtor 2			
	you attach addition: No	al pages to Your Statement o	f Financial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?			
	Yes			,			
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?							
	No						
	Yes. Name of perso	on		. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

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Disclaimer Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 05 / 26 /2016

Quanita Hall-Rogers

X Date & Sign

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Quanita Hall-Rogers

Date: 05/26/2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Quanita Hall-Rogers / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Quanita Hall-Rogers

X Date & Sign

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Dated: 05/26/2016

Quanita Hall-Rogers

X Date & Sign

Dated: 5 /2 /2016

Attorney: Joseph Mark D'Onofrio

Record # 701725

Form B 201A, Notice to Consumer Debtor(s)

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